

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

VERNETTA D WILLIAMS

Debtor(s)

Case No. 09-48391

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/22/2009.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 03/26/2010.
- 6) Number of months from filing to last payment: 3.
- 7) Number of months case was pending: 5.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$6,210.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$1,500.00
Less amount refunded to debtor	\$300.00

**NET RECEIPTS:** **\$1,200.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$532.81
Court Costs	\$0.00
Trustee Expenses & Compensation	\$67.19
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$600.00**

Attorney fees paid and disclosed by debtor: \$660.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACS	Unsecured	24,710.00	NA	NA	0.00	0.00
ADVANCE AMERICA	Unsecured	500.00	NA	NA	0.00	0.00
ALLIED INTERSTATE	Unsecured	476.00	NA	NA	0.00	0.00
ARMOR SYSTEMS CORP	Unsecured	450.00	NA	NA	0.00	0.00
ARMOR SYSTEMS CORP	Unsecured	90.00	NA	NA	0.00	0.00
AT&T	Unsecured	300.00	NA	NA	0.00	0.00
AT&T	Unsecured	281.00	NA	NA	0.00	0.00
BANK ONE/JPM CHASE	Unsecured	574.00	NA	NA	0.00	0.00
CITIBANK	Unsecured	1,582.00	NA	NA	0.00	0.00
CITY OF CHICAGO	Unsecured	1,500.00	NA	NA	0.00	0.00
CITY OF WAUKEGAN	Unsecured	100.00	NA	NA	0.00	0.00
COLLECTION COMPANY OF AMERIC	Unsecured	366.00	NA	NA	0.00	0.00
COMED LEGAL REVENUE RECOVERY	Unsecured	520.00	NA	NA	0.00	0.00
COOK COUNTY STATE'S ATTORNEY	Priority	317.00	NA	NA	0.00	0.00
CORPORATE	Unsecured	659.00	NA	NA	0.00	0.00
DEVON FINANCIAL SERVICE	Unsecured	500.00	NA	NA	0.00	0.00
ENH RADIOLOGY	Unsecured	36.00	NA	NA	0.00	0.00
ENTERPRISE RENT A CAR	Unsecured	300.00	NA	NA	0.00	0.00
EVANSTON NORTHWESTERN HEALT	Unsecured	11,300.00	NA	NA	0.00	0.00
FOUNDERS INSURANCE	Unsecured	65.00	NA	NA	0.00	0.00
GREENTREE & ASSOCIATES	Unsecured	298.00	NA	NA	0.00	0.00
HSBC	Unsecured	11,420.00	NA	NA	0.00	0.00
ILLINOIS TOLLWAY AUTHORITY	Unsecured	500.00	NA	NA	0.00	0.00
JRS WRECKER SERVICE	Unsecured	500.00	NA	NA	0.00	0.00
KEYNOTE CONSULTING INC	Unsecured	4,885.00	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS	Unsecured	476.00	NA	NA	0.00	0.00
NICOR GAS	Unsecured	546.00	NA	NA	0.00	0.00
NORTH STAR CAPITAL ACQUISITION	Unsecured	1,700.00	NA	NA	0.00	0.00
NORTHSHORE LAB SERVICES	Unsecured	30.00	NA	NA	0.00	0.00
NORTHSHORE UNIVERSITY HEALTH	Unsecured	368.00	NA	NA	0.00	0.00
NORTHSHORE UNIVERSITY HEALTH	Unsecured	125.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
NORTHWEST COLLECTORS	Unsecured	1,184.00	NA	NA	0.00	0.00
PATRICK HARRIS	Unsecured	9,000.00	NA	NA	0.00	0.00
RCN	Unsecured	571.00	NA	NA	0.00	0.00
SALLIE MAE GUARANTEE SERVICES	Unsecured	13,687.00	NA	NA	0.00	0.00
SALLIE MAE GUARANTEE SERVICES	Unsecured	8,647.00	NA	NA	0.00	0.00
SANTANDER CONSUMER USA	Secured	16,492.00	NA	NA	600.00	0.00
T MOBILE USA	Unsecured	1,300.00	NA	NA	0.00	0.00
TITLE LENDERS	Unsecured	1,500.00	NA	NA	0.00	0.00
US CELLULAR	Unsecured	230.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION	Unsecured	12,965.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION	Unsecured	8,473.00	NA	NA	0.00	0.00
VERIZON	Unsecured	978.00	NA	NA	0.00	0.00
VILLAGE OF GURNEE	Unsecured	100.00	NA	NA	0.00	0.00
WACHOVIA	Unsecured	43,166.00	NA	NA	0.00	0.00
ZENITH ACQUISITION CORP	Unsecured	1,651.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$600.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$0.00</b>	<b>\$600.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$600.00</u>
Disbursements to Creditors	<u>\$600.00</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$1,200.00</u></b>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 05/10/2010

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.